

Fill in this information to identify the case:

Debtor 1 Jonathan Mark MarcumDebtor 2 Andrea Fay Marcum
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Missouri

Case number 18-42892

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association as
Name of creditor: Trustee of the Igloo Series IV Trust

Court claim no. (if known): 7

Last 4 digits of any number you use to
identify the debtor's account:

1 0 2 1

Date of payment change:

Must be at least 21 days after date
of this notice06/01/2020

New total payment:

\$ 1,015.15

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____Current escrow payment: \$ 437.77New escrow payment: \$ 355.05**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Jonathan Mark Marcum
First Name Middle Name Last Name

Case number (if known) 18-42892

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ D. Anthony Sottile
Signature

Date 5/5/2020

Print: D. Anthony Sottile
First Name Middle Name Last Name

Title Authorized Agent for Creditor

Company Sottile & Barile, LLC

Address 394 Wards Corner Road, Suite 180
Number Street
Loveland OH 45140
City State ZIP Code

Contact phone 513-444-4100

Email bankruptcy@sottileandbarile.com

SN Servicing Corporation

Final

323 FIFTH STREET

EUREKA, CA 95501

For Inquiries: (800) 603-0836

Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: April 27, 2020

JONATHAN MARCUM
523 SW BROME DR
GRAIN VALLEY MO 64029

Loan:

Property Address:
523 BROME DRIVE
GRAIN VALLEY, MO 64029

Annual Escrow Account Disclosure Statement Account History

This is a statement of actual activity in your escrow account from Jan 2020 to May 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective Jun 01, 2020:
Principal & Interest Pmt:	660.10	660.10
Escrow Payment:	437.77	355.05
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$1,097.87	\$1,015.15

Escrow Balance Calculation	
Due Date:	May 01, 2019
Escrow Balance:	(3,266.65)
Anticipated Pmts to Escrow:	5,691.01
Anticipated Pmts from Escrow (-):	0.00
Anticipated Escrow Balance:	\$2,424.36

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	0.00	(5,384.13)
Jan 2020		370.12		*		0.00	(5,014.01)
Apr 2020		1,713.10		*		0.00	(3,300.91)
Apr 2020		34.26		*	Escrow Only Payment	0.00	(3,266.65)
					Anticipated Transactions	0.00	(3,266.65)
Apr 2020		5,253.24					1,986.59
May 2020		437.77					2,424.36
	\$0.00	\$7,808.49	\$0.00	\$0.00			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 0.00. Under Federal law, your lowest monthly balance should not have exceeded 0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: April 27, 2020

JONATHAN MARCUM

Loan: [REDACTED]

Annual Escrow Account Disclosure Statement
Projections for Coming Year

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	2,424.36	2,485.37
Jun 2020	355.05			2,779.41	2,840.42
Jul 2020	355.05			3,134.46	3,195.47
Aug 2020	355.05	1,443.00	Homeowners Policy	2,046.51	2,107.52
Sep 2020	355.05			2,401.56	2,462.57
Oct 2020	355.05			2,756.61	2,817.62
Nov 2020	355.05			3,111.66	3,172.67
Dec 2020	355.05	2,817.62	County Tax	649.09	710.10
Jan 2021	355.05			1,004.14	1,065.15
Feb 2021	355.05			1,359.19	1,420.20
Mar 2021	355.05			1,714.24	1,775.25
Apr 2021	355.05			2,069.29	2,130.30
May 2021	355.05			2,424.34	2,485.35
	<u>\$4,260.60</u>	<u>\$4,260.62</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 710.10. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 710.10 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 2,424.36. Your starting balance (escrow balance required) according to this analysis should be 2,485.37. This means you have a shortage of 61.01. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to do nothing.

We anticipate the total of your coming year bills to be 4,260.62. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Document

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Unadjusted Escrow Payment	355.05
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$355.05</u>

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF MISSOURI
KANSAS CITY DIVISION**

In Re:

Case No. 18-42892-can13

Jonathan Mark Marcum
Andrea Fay Marcum

Chapter 13

Debtors.

Judge Cynthia A. Norton

CERTIFICATE OF SERVICE

I certify that on May 5, 2020, a copy of the foregoing Notice of Mortgage Payment Change was filed electronically. Notice of this filing will be sent to the following party/parties through the Court's ECF System. Party/Parties may access this filing through the Court's system:

Timothy Starosta, Debtors' Counsel
timothy@starostalaw.com

Richard Fink, Chapter 13 Trustee
ecfincdocs@WDMO13.com

Office of the United States Trustee
(registeredaddress)@USDOJ.GOV

I further certify that on May 5, 2020, a copy of the foregoing Notice of Mortgage Payment Change was mailed by first-class U.S. Mail, postage prepaid and properly addressed to the following:

Jonathan Mark Marcum
523 SW Brome Drive
Grain Valley, MO 64029

Andrea Fay Marcum
523 SW Brome Drive
Grain Valley, MO 64029

Dated: May 5, 2020

/s/ D. Anthony Sottile

D. Anthony Sottile

Authorized Agent for Creditor

Sottile & Barile, LLC

394 Wards Corner Road, Suite 180

Loveland, OH 45140

Phone: 513.444.4100

Email: bankruptcy@sottileandbarile.com